

**United States Bankruptcy Court
SOUTHERN DISTRICT OF WEST VIRGINIA
CHARLESTON**

In re: RONALD ALAN GRACE and JOSETTE RENEE GRACE

Case No.

OS-24883
(If Known)

Doctors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$780,500.00		
B - Personal Property	Yes	4	\$125,485.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$798,061.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$291,969.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	4		\$173,283.21	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$32,400.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$28,336.84
Total Number of Sheets In All Schedules	⇒	23			
Total Assets	⇒		\$905,985.50		
				Total Liabilities ⇒	\$1,263,313.21

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Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Dental Office 15081 MacCorkle Avenue Cheylan, West Virginia	Surface	H	\$62,500.00	\$175,428.00 Deed of Trust
Dental Office Storage 15083 MacCorkle Avenue Cheylan, West Virginia	Surface	H	\$65,000.00	\$27,672.00 Deed of Trust
Rental 140 Hill Street Cabin Creek, West Virginia	Surface	J	\$26,000.00	\$175,428.00 Deed of Trust
Rental 42 Smith Heights Cheylan, West Virginia	Surface	J	\$50,000.00	\$20,861.00 Deed of Trust
above item continued				\$175,428.00 Deed of Trust
Rental 11514 MacCorkle Avenue Chesapeake, West Virginia	Surface	J	\$56,000.00	\$34,305.00 Deed of Trust
above item continued				\$175,428.00 Deed of Trust

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SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental 11514 1/2 MacCorkle Avenue Chesapeake, West Virginia	Surface	J	\$55,000.00	\$29,784.00 Deed of Trust
above item continued				\$175,428.00 Deed of Trust
Rental 1112 First Avenue Charleston, West Virginia	Surface	J	\$76,000.00	\$40,749.00 Deed of Trust
above item continued				\$175,428.00 Deed of Trust
Rental 307 Rockwood Diamond, West Virginia	Surface	J	\$50,000.00	\$175,428.00 Deed of Trust
above item continued				\$5,223.00
Residence 24 Pinnacle Drive Charleston, West Virginia 25311	Surface	J	\$340,000.00	\$237,297.00 Deed of Trust
		Total:	\$780,500.00	

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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash carried in pocket and purse 24 Pinnacle Drive Charleston, West Virginia	J	\$95.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Business Checking Account City National Bank	II	\$14,750.00
		Business Checking Account Huntington National Bank	H	\$2,027.00
		Business Checking Account Summitt Bank	H	\$46.00
		Personal Checking Account Huntington National Bank	J	\$62.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		typical household items 24 Pinnacle Drive	J	\$10,425.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, tapes, CDs 24 Pinnacle Drive	J	\$535.00
6. Wearing apparel.		miscellaneous casual and business clothing 24 Pinnacle Drive	J	\$1,650.00
7. Furs and jewelry.		wedding rings, emerald ring, ruby ring and necklace 24 Pinnacle Drive	J	\$2,020.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

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Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA AIM Investments	J	\$2,594.00
		IRA AXA Financial # 091926814	J	\$275.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		sole proprietorship Grace Dental Care 15081 MacCorkle Avenue Cheylan, West Virginia	H	\$400,000.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		Government Bond 24 Pinnacle Drive	J	\$100.00
15. Accounts receivable.		Dental Patients Accounts Receivable Grace Dental Care 15081 MacCorkle Avenue Cheylan, West Virginia	II	\$80,602.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			N O T E	
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	USAA Term Life Insurance Policy No. P675453817	H		\$0.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.	1998 Dodge Caravan 130,000 Miles	J		\$725.00
	1998 Subaru Legacy 100,000 Miles	J		\$1,590.00
	2001 Volkswagen Passat 100,000 miles	H		\$1,827.50
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	Dental Furniture, Office Furniture and equipment 15081 MacCorkle Avenue Charleston, West Virginia	H		\$6,162.00
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	Golden Retriever 8 years old 24 Pinnacle Drive	J		\$0.00

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O T E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
				\$0.00
29. Animals.		Maltepoo 2 years old 24 Pinnacle Drive	J	
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

0 continuation sheet(s) attached

Total \Rightarrow \$325,485.50

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

11 U.S.C. 522(b)(1) Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Residence 24 Pinnacle Drive	WVC § 38-10-4 (c)	\$15,703.00	\$340,000.00
above item continued	WVC § 38-10-4(a)	\$15,000.00	\$340,000.00
Claimed By: Both			
typical household items 24 Pinnacle Drive	WVC § 38-10-4(c)	\$8,000.00	\$10,425.00
Claimed By: Both			
Books, tapes, CDs 24 Pinnacle Drive	WVC § 38-10-4 (c)	\$535.00	\$535.00
miscellaneous casual and business clothing 24 Pinnacle Drive	WVC § 38-10-4(c)	\$1,650.00	\$1,650.00
wedding rings, emerald ring, ruby ring and necklace 24 Pinnacle Drive	WVC § 38-10-4 (c)	\$20.00	\$2,020.00
above item continued	WVC § 38-10-4(d)	\$2,000.00	\$2,020.00
Claimed By: Debtor			
IRA AXA Financial	W.Va. Code, 38-10-(j)	\$275.00	\$275.00
IRA AIM Investments	W.Va. Code, 38-10-(j)	\$2,594.00	\$2,594.00
USAA Term Life Insurance Policy No. P675453817	WVC § 33-6-27	\$0.00	\$0.00
1998 Dodge Caravan 130,000 Miles	WVC § 38-10-4(b)	\$725.00	\$725.00
1998 Subaru Legacy 100,000 Miles	WVC § 38-10-4(b)	\$1,590.00	\$1,590.00
2001 Volkswagen Passat 100,000 miles	WVC § 38-10-4(b)	\$1,827.50	\$1,827.50
Claimed By: Debtor			

1 continuation sheet(s) attached

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Dental Furniture, Office Furniture and equipment 15081 MacCorkle Avenue	WVC 38-10-4(i)	\$2,000.00 Claimed By: Debtor	\$6,162.00

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT SPOUSE

Debtor elects the exemption to which debtor is entitled under

11 U.S.C. 522(b)(1) Exemptions provided in 11 U.S.C. 622(d). Note: These exemptions are available only in certain states.
 11 U.S.C. 522(b)(2) Exemptions available under applicable nonbankruptcy federal law, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
None			

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

For the total of all claims listed on this exhibit, place an "X" in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report the total on line 11 of the front page.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on line 4.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O HUS., D O WIFE, E B JOINT, T O OR O COMM R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T D U L I Q U E N T I G E N T D A T E R	DISP UN LI QU E N T I G E N T D A T E R	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION OF CLAIM
				DISP UN LI QU E N T I G E N T D A T E R	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION OF CLAIM
Account No: *3327 GMAC 3451 Hammond Avenue Waterloo, IA 50702	J	Date Incurred: Nature of Lien: Deed of Trust Property: Rental 11514 MacCorkle Avenue VALUE: \$56,000.00			\$34,305.00	\$0.00
Account No: *1874 GMAC 3451 Hammond Ave. Waterloo, IA 50702	J	Date Incurred: Nature of Lien: Deed of Trust Property: Rental 42 Smith Heights VALUE: \$50,000.00			\$20,861.00	\$0.00
Account No: *1874 GMAC 3451 Hammond Ave. Waterloo, IA 50702	H	Date Incurred: Nature of Lien: Deed of Trust Property: Dental Office Storage 15083 MacCorkle Avenue VALUE: \$65,000.00			\$27,672.00	\$0.00
Account No: *3328 GMAC 3451 Hammond Ave. Waterloo, IA 50702	J	Date Incurred: Nature of Lien: Deed of Trust Property: Rental 11514 1/2 MacCorkle Avenue VALUE: \$55,000.00			\$29,784.00	\$0.00
Account No: *4487 GMAC 3451 Hammond Avenue Waterloo, IA 50702	J	Date Incurred: Nature of Lien: Deed of Trust Property: Rental 1112 First Avenue VALUE: \$76,000.00			\$40,749.00	\$0.00
Account No: *48-4 Huntington Mortgage P.O. Box 182387 Columbus, OH 43218-2387	J	Date Incurred: Nature of Lien: Deed of Trust Property: Residence 24 Pinnacle Drive VALUE: \$340,000.00			\$237,297.00	\$0.00
Account No: *0004 Huntington National Bank P.O. Box 182387 Columbus, OH 43218-2347	H	Date Incurred: Nature of Lien: Property: Rental 307 Rockwood VALUE: \$50,000.00			\$5,223.00	\$5,223.00

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G U I D E N T I A L	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION OF CLAIM
						AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION OF CLAIM
Account No: Huntington National Bank Mortgage P.O. Box 182387 Columbus, OH 43216-2347	J		Date Incurred: Nature of Lien: Home Equity Loan VALUE: \$0.00			\$72,000.00	\$72,000.00 Estimated
Account No: 3429 Summit Community Bank P. O. Box 680 Moorefield, WV 26836	H		Date Incurred: Nature of Lien: Deed of Trust Property: Dental Office 15081 MacCorkle Avenue VALUE: \$62,500.00			\$175,428.00	\$0.00
Account No: above item continued			Date Incurred: Nature of Lien: Property: Rental 1112 First Avenue VALUE: \$76,000.00				
Account No: above item continued			Date Incurred: Nature of Lien: Property: Rental 11514 1/2 MacCorkle Avenue VALUE: \$55,000.00				
Account No: above item continued			Date Incurred: Nature of Lien: Property: Rental 11514 MacCorkle Avenue VALUE: \$56,000.00				
Account No: above item continued			Date Incurred: Nature of Lien: Property: Rental 140 Hill Street VALUE: \$26,000.00				
Account No: above item continued			Date Incurred: Nature of Lien: Property: Rental 307 Rockwood VALUE: \$50,000.00				
Account No: above item continued			Date Incurred: Nature of Lien: Property: Rental 42 Smith Heights VALUE: \$50,000.00				
				(Total of this page)	Subtotal	\$247,428.00	N/A
				Total			N/A

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

() continuation sheet(s) attached

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)

Extensions of credit in an Involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to a maximum of \$4,000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(u)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to a maximum of \$1,800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, maintenance or support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes, debts owed to government

TYPE OF PRIORITY

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	C O D E B T O R R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
				C O N T I N G E N T	U N I Q U I D E D	D A T E D E D
Account No: *9883 Accu-Bite, Inc. 9429 Reliable Parkway Chicago, IL 60686	II		Date Incurred: Consideration for Claim: Goods and Services			\$550.48
Account No: *7045 American Dental Accessories 7310 Oxford Street Minneapolis, MN 55426	II		Date Incurred: Consideration for Claim: Goods and Services			\$49.81
Account No: *7657 Bneo Dental 11 Bear Creek Blvd. P.O. Box 1108 Wilkes Barre, PA 18773-1108	H		Date Incurred: Consideration for Claim: Goods and Services			\$4,982.77
Account No: *0772 Citi Cards P.O. Box 183069 Columbus, OH 43218-3069	J		Date Incurred: Consideration for Claim: Credit Card Charges			\$15,225.14
Account No: *0270 Citi Cards Exxon Mobil P.O. Box 183053 Columbus, OH 43218-3053	J		Date Incurred: Consideration for Claim: Credit Card Charges			\$2,858.19
Account No: * GRA Color Craft Printing 3126 Seventh Avenue Charleston, WV 25312	H		Date Incurred: Consideration for Claim: Goods and Services			\$51.07
Account No: *2326 Den-Mat Professional Products Corp. File No. 52510 Los Angeles, CA 90074-2510	II		Date Incurred: Consideration for Claim: Goods and Services			\$182.04

(Total of this page) Subtotal
Total \$23,899.50
N/A

In re: RONALD ALAN GRACE and JOSETTE RENEE GRACE

Case No.

Chapter 11

Last four digits of Social Security No.: 2485
4230

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B E T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CO N T I N G E N T	UN L I Q U I D I A T E R	DIS P U T E D	AMOUNT OF CLAIM
Account No: *1810 Dental Supplies and Equipment 3252 Route 60 East One West Industrial Park One, WV 25545		H	Date Incurred: Consideration for Claim: Goods and Services				\$272.69
Account No: Direct Student Loan Servicing Center P.O. Box 5609 Greenville, TX 75403-5609		J	Date Incurred: Consideration for Claim: Loan				\$66,292.00
Account No: *9620 Discover Platinum Card P.O. Box 15251 Wilmington, DE 19886-5251		J	Date Incurred: Consideration for Claim: Credit Card Charges				\$8,064.61
Account No: *1129 DSG Tincher/Butler Dental Laboratory P.O. Box 2612 Charleston, WV 25329		H	Date Incurred: Consideration for Claim: Goods and Services				\$1,039.19
Account No: *8835 Glidewell Laboratories P.O. Box 33327 Detroit, MI 48232-9924		H	Date Incurred: Consideration for Claim: Goods and Services				\$1,642.64
Account No: *1915 Henry Schein A.G. Adjustments 135 Dureya Road Melville, NY 11747		J	Date Incurred: Consideration for Claim:				\$2,093.96
Account No: *7923 Lowe's P.O. Box 530914 Atlanta, GA 30353-0914		J	Date Incurred: Consideration for Claim: Credit Card Charges				\$3,930.22
Account No: *2484 MBNA America P.O. Box 15137 Wilmington, DE 19886-5137		J	Date Incurred: Consideration for Claim: Credit Card Charges				\$39,761.15

(Total of this page) Subtotal ⇒ \$123,096.46
Total ⇒ N/A

In re: RONALD ALAN GRACE and JOSETTE RENEE GRACE

Case No.

Chapter 11

Last four digits of Social Security No.: 2485
4230

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B E T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CO N T I N G E N T	UN L I Q U I D A T E D	AMOUNT OF CLAIM
Account No: *2806 MBNA America N.A. P.O. Box 15342 Wilmington, DE 19886-5342	J		Date Incurred: Consideration for Claim: Credit Card Charges			\$4,936.48
Account No: *8100 Mid Town Dental Laboratory 909 Oakhurst Drive Charleston, WV 25314	H		Date Incurred: Consideration for Claim: Goods and Services			\$8,601.50
Account No: *1861 Ordont Orthodontic Laboratories 1799 Smizer Station Road P.O. Box 3636 Fenton, MO 63026	H		Date Incurred: Consideration for Claim: Goods and Services			\$831.20
Account No: *9120 Prismark Dental 1615 Collamer Avenue P.O. Box 10815 Cleveland, OH 44110	H		Date Incurred: Consideration for Claim: Goods and Services			\$322.31
Account No: *7312 Procter & Gamble P.O. Box 4751 Martinsville, VA 24115-4751	H		Date Incurred: Consideration for Claim: Goods and Services			\$271.70
Account No: *7713 Sterngold Dental, LLC P.O. Box 845283 Boston, MA 02284-5283	H		Date Incurred: Consideration for Claim: Goods and Services			\$133.00
Account No: *22-9 Sycom P.O. Box 88042 Chicago, IL 60686-1042	H		Date Incurred: Consideration for Claim: Goods and Services			\$66.49
Account No: *6516 Tandem Oral Care 50 Lakeview Parkway #117 Vernon Hills, IL 60661	H		Date Incurred: Consideration for Claim: Goods and Services			\$228.95

(Total of this page) Subtotal \$15,391.63
N/A

In re: RONALD ALAN GRACE and JOSETTE RENEE GRACE

Case No.

Chapter 11

Last four digits of Social Security No.: 2485
4230

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

0 continuation sheet(s) attached

(Total of this page) Subtotal ⇒ \$10,895.62
Total ⇒ \$173,283.21

In re: RONALD ALAN GRACE and JOSETTE RENEE GRACE

Case No.

Chapter 11

Last four digits of Social Security No.: 2485
4230

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
	11514 1/2 Month to month lease with Brenda Buford for \$450 per month.
	Dell Financial Lease for computer equipment used in dental office, \$3,518.00 remains owing on lease Debtor intends to assume this contract.
	Honda Finance Lease on 2004 Honda Pilot, Monthly payment \$309.00 Debtor intends to assume this contract.
Elizabeth Grace 24 Pinnacle Drive Charleston, WV 25311 Attention: Honda Civic Lease	Honda Finance Lease on 2005 Honda Civic, Both Debtor and daughter are Lessees, Monthly Payment \$286.00 Debtor intends to assume this contract.
	HPSC Lease for office furniture, \$5,915 remains owing Debtor intends to assume this contract.
	Lease of space at 15083 MacCorkle Avenue with Whiskers & Tails for \$400 per month Debtor intends to assume this contract.

In re: **RONALD ALAN GRACE and JOSETTE RENEE GRACE**

Case No.

Chapter 11

Last four digits of Social Security No.: 2485

4230

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.

NAME AND ADDRESS OF CREDITOR

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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF WEST VIRGINIA
CHARLESTON

In re:
form
Debtor

Chapter 11
Case Number: _____

Declaration Under Penalty of Perjury by Individual / Joint Debtor

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets, and they are true and correct to the best of my knowledge, information and belief.

Date: 11/10/05

Signature:

Ronald A. Grace / Jennifer R. Grace
form

Certification and Signature of Non-Attorney Bankruptcy Petition Preparer (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Print or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by 11 USC § 110(c).)

Address

Tel. No.

Name and Social Security Number of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.

Declaration Under Penalty of Perjury on Behalf of Corporation or Partnership

I, _____, _____ of the _____, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: _____

Name: _____

Title: _____

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF WEST VIRGINIA
CHARLESTON

In re: **RONALD ALAN GRACE and JOSETTE RENEE GRACE**

Case No. _____

Statement Of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None **1. Income from employment or operation of business**
 State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Amount	Source (if more than one)	Year	Fiscal Year
H	\$185,000.00	Grace Dental Care	2005	2005
H	\$256,901.00	Grace Dental Care	2004	2004
H	\$234,875.00	Grace Dental Care	2003	2003

2. Income other than from employment or operation of business
State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Amount	Source (if more than one)	Year
J	\$4,463.00	Rental	2005

3. Payments to creditors
A. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Accu-Bite, Inc. 9429 Reliable Parkway Chicago, IL 60686	9/6/05	\$706.71	\$0.00
Benco Dental 11 Bear Creek Blvd. P.O. Box 1108 Wilkes Barre, PA 18773-1108	7/21/05 8/1/05 8/19/05 9/28/05 10/6/05	\$2,200.00 \$2,000.00 \$2,400.00 \$2,232.80 \$2,000.00	\$0.00
Huntington Mortgage P.O. Box 182387 Columbus, OH 43218-2387	8/26/05 8/10/05 9/22/05	\$2,400.00 \$2,388.31 \$2,800.00	\$237,297.00
Ultradent Products, Inc. Attn: Accounts Receivable P. O. Box 26477 Salt Lake City, UT 84126-0477	9/16/05	\$827.71	\$0.00
West Virginia State Tax Department Charleston, WV 25301	8/30/05	\$1,600.00	\$0.00

The debtor maintains a sole proprietorship dental practice and made regular payroll payment and other ordinary course of business payments which are not attached, but will be made available upon request.

None **B. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
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None **4. Suits and administrative proceedings, executions, garnishments and attachments**
A. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
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None **B. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**

Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
---	------------------------	--

None **5. Repossessions, foreclosures and returns**
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property
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None **6. Assignments and receivingships**
A. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement
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None **B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**

Name and Address of Custodian	Name and Location of Court, Case Title & Number	Date of Order	Description and Value of Property
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None **7. Gifts**
 List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
Chris Grace 24 Pinnacle Drive Charleston, WV 25311	son	monthly	educational expenses, rent, utilities, spending money and expenses associated with college \$10,284.34
Elizabeth Grace 24 Pinnacle Drive Charleston, WV 25311	daughter	monthly	educational expenses, rent, utilities, spending money and expenses associated with college \$1,028.34
Ronald Grace Jr. 24 Pinnacle Drive Charleston, WV 25311	son	monthly	educational expenses, rent, utilities, groceries, spending money and expenses associated with college. \$1,028.34

None **8. Losses**
 List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, If Loss was Covered in Whole or in Part By Insurance, Give Particulars	Date Of Loss
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None **9. Payments related to debt counseling or bankruptcy**
 List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
Christopher Smith Hoyer, Hoyer & Smith PLLC 22 Capitol Street Charleston, WV 25301	September 2005	\$25,000.00

None **10. Other transfers**
 List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
Sale of Rental Property 307 1/2 Rockwood Diamond, WV none	9/23/05	Sold to Gary Duffey, 183 Branch Road, Belle, WV 25015 for \$43,000

None **11. Closed financial accounts**
 List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing
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None
[X]

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Name and Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
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None
[X]

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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None
[X]

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
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None
[X]

15. Prior address of debtor

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
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None
[X]

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil,

surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None
[X] A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None
[X] B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None
[X] C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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None

[]

18. Nature, location and name of business

A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

Name	Taxpayer I.D. Number	Address	Nature of Business	Beginning and Ending Dates
Grace Dental Care	55-0627778	15081 MacCorkle Avenue Cheylan, WV 25035	Dental Practice, sole proprietorship	1982 - current

None

[X]

B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name

Address

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

None

[]

19. Books, records and financial statements

A. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address

Chris Deweese

Suttle & Stalnaker, PLLC

1411 Virginia Street, East, Suite 100

Charleston, WV 25301

Dates Services Rendered

1/6/96 to present

None **B. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.**

	Name	Address	Dates Services Rendered

None **C. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.**

	Name	Address
	Chris Deweese	1411 Virginia Street East, Suite 100 Charleston, WV 25301

None **D. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.**

Name and Address	Date Issued
GMAC 3451 Hammond Avenue Waterloo, IA 50702	August 2005
Huntington National Bank 900 Lee Street Charleston, WV 25301	August 2005
Summit Community Bank P.O. Box 680 Moorefield, WV 26836	August 2005

None **20. Inventories**
A. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (Specify cost, market or other basis)

None **B. List the name and address of the person having possession of the records of each of the two inventories reported in A, above.**

Date of Inventory	Name and Address of Custodian of Inventory Records

None **[X]** **21. Current Partners, Officers, Directors, Shareholders**
A. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

	Name and Address	Nature of Interest	Percentage of Interest

None **[X]** B. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

	Name and Address	Title	Nature and Percentage of Stock Ownership

None **[X]** **22. Former Partners, Officers, Directors, and Shareholders**
A. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

	Name	Address	Date of Withdrawal

None **[X]** B. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

	Name and Address	Title	Date of Termination

None **[X]** **23. Withdrawals from a partnership or distributions by a corporation**
If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and Value of Property

None **[X]** **24. Tax Consolidation Group**
If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

Name of Parent Corporation	Taxpayer Identification Number

None
[X]

25. Pension Funds

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

Name of Pension Fund

Taxpayer Identification Number

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date

11/10/05

Ronald A Grace

Signature of Debtor
form

Date

11/10/05

Jessie R Grace

Signature of Joint Debtor, (if any)

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF WEST VIRGINIA
CHARLESTON

In re:
RONALD ALAN GRACE
JOSETTE RENEE GRACE
Debtors

Chapter 11

Case Number: _____

Disclosure of Compensation of Attorney for Debtor

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$0.00
Prior to the filing of this statement I have received.....	\$0.00
Balance Due.....	\$0.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

5. In return for the above fee, I have agreed to render legal services for all aspects of the bankruptcy case, including:

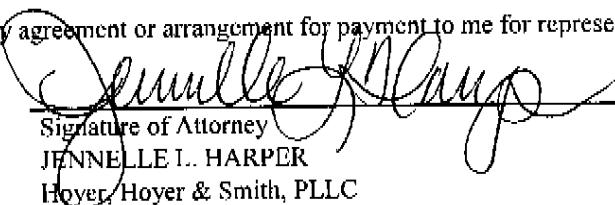
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters.
- e. Other:

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: 11/10/05


Signature of Attorney
JENNELLE L. HARPER
Hoyer, Hoyer & Smith, PLLC